

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Angie D. Valentin  
 Debtor

Case No. 18-17497-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Angie D. Valentin, 4519 Higbee Street, Philadelphia, PA 19135-3628  
 14230146 +AES/PNC EDUCATION LOAN CENTER, P. O. BOX 61047, HARRISBURG, PA 17106-1047  
 14230141 +CHRISTOPHER F. BAGNATO, ESQ., LL.M., JENSEN BAGNATO, PC, 1500 WALNUT STREET, SUITE 1920, PHILADELPHIA, PA 19102-3509  
 14230143 +COMCAST CABLE COMMUNICATIONS, ENHANCED RECOVERY COMPANY, P. O. BOX 57547, JACKSONVILLE, FL 32241-7547  
 14230151 DIRECT LOAN SVC SYSTEM, P. O. BOX 5609, GREENVILLE, TX 75403-5609  
 14230144 +GREAT LAKES HIGHER EDUCATION, P. O. BOX 7860, MADISON, WI 53707-7860  
 14230140 +KML LAW GROUP, P.C., SUITE 5000 BNY MELLON INDEPENDENCE CEN, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538  
 14230158 +McCABE WEISBERG & CONWAY, P.C., 123 S. BROAD STREET, STE. 2080, PHILADELPHIA, PA 19109-1031  
 14230153 +OFFICE OF THE PROTHONOTARY, COURT OF COMMON PLEAS, FIRST JUDICIAL DISTRICT OF PENNSYLVANIA, ROOM 284, CITY HALL, PHILADELPHIA, PA 19107-3243  
 14230154 +OFFICE OF THE SHERIFF, OF PHILADELPHIA COUNTY, 100 S BROAD ST., FIFTH FLOOR, PHILADELPHIA, PA 19110-1023  
 14230149 +SALLIE MAE, 123 JUSTISON STREET, WILMINGTON, DE 19801-5360  
 14249440 THE BANK OF NEW YORK MELLON, et.al., OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
 14230156 UDREN LAW OFFICES, P.C., WOODCREST CORPORATE CENTER, 111 WOODCREST ROAD, STE. 200, CHERRY HILL, NJ 08003 3620  
 14230152 +US DEPT. OF EDUCATION/GL, 401 INTERNATIONAL, P. O. BOX 7859, MADISON, WI 53707-7859  
 14230142 +WILLIAM CLAUDIO, 2137 NORTH HOPE STREET, PHILADELPHIA, PA 19122-1708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: vaccaroese@erielawcenter.com Feb 02 2019 03:34:15 JOSEPH VACCARO, 5908 Torresdale Avenue, Philadelphia, PA 19135  
 tr +E-mail/Text: bncnotice@phl3trustee.com Feb 02 2019 03:35:56 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Feb 02 2019 03:35:23 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 02 2019 03:34:38 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 02 2019 03:35:16 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 02 2019 03:35:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14258774 EDI: RESURGENT.COM Feb 02 2019 08:18:00 CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14230155 E-mail/Text: megan.harper@phila.gov Feb 02 2019 03:35:23 CITY OF PHILADELPHIA, c/o LAW DEPARTMENT, 1515 ARCH ST, 14TH FLOOR, PHILADELPHIA PA 19107  
 14230147 +EDI: WFNNB.COM Feb 02 2019 08:18:00 COMENITY BANK/LIMITED, P. O. BOX 182789, COLUMBUS, OH 43218-2789  
 14230145 EDI: JEFFERSONCAP.COM Feb 02 2019 08:18:00 JEFFERSON CAPITAL SYSTEMS, VERIZON WIRELESS, 16 MCLELAND ROAD, ST. CLOUD, MN 56303  
 14251027 EDI: RESURGENT.COM Feb 02 2019 08:18:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14230148 +EDI: NAVIENTFKASMSERV.COM Feb 02 2019 08:18:00 SALLIE MAE, P. O. BOX 9500, WILKES BARRE, PA 18773-9500  
 14230160 +E-mail/Text: jennifer.chacon@spservicing.com Feb 02 2019 03:36:08 SELECT PORTFOLIO SERVICING, P. O. BOX 65250, SALT LAKE CITY, UT 84165-0250  
 14230150 +EDI: RMSC.COM Feb 02 2019 08:18:00 SYNCHRONY BANK/LOWES, P. O. BOX 965005, ORLANDO, FL 32896-5005  
 14229432 +EDI: RMSC.COM Feb 02 2019 08:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14230157 THE BANK OF NEW YORK MELLON,, SUCCESSOR IN INTEREST TO, JPMORGAN CHASE BANK, NATIONAL, ASSOCIATION AS TRUSTEE FOR THE, REGISTERED HOLDERS OF NOVASTAR, MORTGAGE FUNDING TRUST, SERIES  
 14230159 THE BANK OF NEW YORK MELLON,, AS SUCCESSOR TRUSTEE UNDER, NOVASTAR MORTGAGE FUNDING, TRUST, SERIES 2005-1, SAXON MORTGAGE SERVICES, INC., 4708 MERCANTILE DRIVE NORTH  
 14230139 U.S. BANK NATIONAL ASSOCIATION,, AS TRUSTEE, ON BEHALF OF THE, HOLDERS OF THE CSMC MORTGAGE-, BACKED PASS-THROUGH, CERTIFICATES, SERIES 2007-3, 3217 S. DECKER LAKE DRIVE

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlv  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

JOSEPH VACCARO on behalf of Debtor Angie D. Valentin vaccaroescq@erielawcenter.com,  
acevedoesq@erielawcenter.com

REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON  
BEHALF OF THE HOLDERS OF THE CSMC MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-3  
bkgroup@kmlawgroup.com

THOMAS YOUNG.HAE SONG on behalf of Creditor The Bank Of New York Mellon Et Al paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Angie D. Valentin</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-17497-amc</b>		
	Social Security number or ITIN	<b>xxx-xx-8481</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 11/12/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Angie D. Valentin	
<b>2. All other names used in the last 8 years</b>	dba Unity Investments, LLC	
<b>3. Address</b>	4519 Higbee Street Philadelphia, PA 19135	
<b>4. Debtor's attorney</b> Name and address	JOSEPH VACCARO 5908 Torresdale Avenue Philadelphia, PA 19135	Contact phone 215-527-0887 Email: <a href="mailto:vaccaroeseq@erielawcenter.com">vaccaroeseq@erielawcenter.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 2/1/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 13, 2019 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 5/12/19</b>  <b>Filing deadline: 1/21/19</b> <b>Filing deadline: 5/11/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 413.10 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/16/19 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	